

06-cv-4112 POSSIBLE
Exhibits 1-7
#1

SCANNED

OCT 12 2006

U.S. DISTRICT COURT

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 3,080,499

Registered Apr. 11, 2006

**SERVICE MARK
PRINCIPAL REGISTER**



FAIR ISAAC CORPORATION (DELAWARE COR-
PORATION)
901 MARQUETTE AVE STE 3200
MINNEAPOLIS, MN 55402

OWNER OF U.S. REG. NOS. 2,594,376, 2,597,362,
AND OTHERS.

FOR: CREDIT SCORING SERVICES; CREDIT
RISK MANAGEMENT AND RISK MANAGEMENT
SERVICES, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

SN 78-362,687, FILED 2-4-2004.

FIRST USE 2-0-2004; IN COMMERCE 2-0-2004.

JOHN HWANG, EXAMINING ATTORNEY

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 3,121,526

Registered July 25, 2006

**SERVICE MARK
PRINCIPAL REGISTER**



FAIR ISAAC CORPORATION (DELAWARE CORPORATION)
901 MARQUETTE AVE STE 3200
MINNEAPOLIS, MN 55402

FOR: CREDIT RISK MANAGEMENT AND RISK
MANAGEMENT SERVICES; CREDIT SCORING
SERVICES, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 2-0-2004; IN COMMERCE 2-0-2004.

NO CLAIM IS MADE TO THE EXCLUSIVE
RIGHT TO USE "OFFICIALLY CERTIFIED" AND
"CREDIT SCORE", APART FROM THE MARK AS
SHOWN.

SN 78-362,694, FILED 2-4-2004.

LINDA M. KING, EXAMINING ATTORNEY

Int. Cl.: 36

Prior U.S. Cls.: 100, 101, and 102

United States Patent and Trademark Office

Reg. No. 3,083,563

Registered Apr. 18, 2006

**SERVICE MARK
PRINCIPAL REGISTER**

300-850

FAIR ISAAC CORPORATION (DELAWARE CORPORATION)
901 MARQUETTE AVE
SUITE 3200
MINNEAPOLIS, MN 55402

FOR: CREDIT SCORING; CREDIT AND RISK
MANAGEMENT, IN CLASS 36 (U.S. CLS. 100, 101
AND 102).

FIRST USE 3-0-2001; IN COMMERCE 3-0-2001.

THE MARK CONSISTS OF STANDARD CHAR-
ACTERS WITHOUT CLAIM TO ANY PARTICULAR
FONT, STYLE, SIZE, OR COLOR.

SN 78-362,650, FILED 2-4-2004.

ANDREA K. NADELMAN, EXAMINING ATTOR-
NEY

A handwritten signature or set of initials in black ink, located in the upper right quadrant of the page. The signature appears to be a stylized 'H' followed by a flourish.



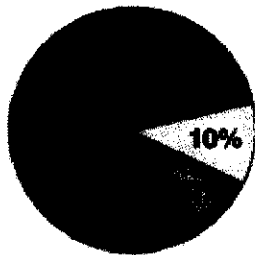
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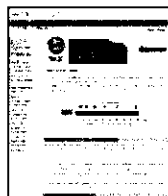
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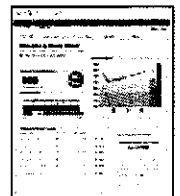
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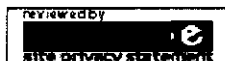
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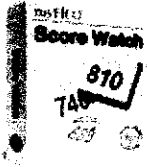




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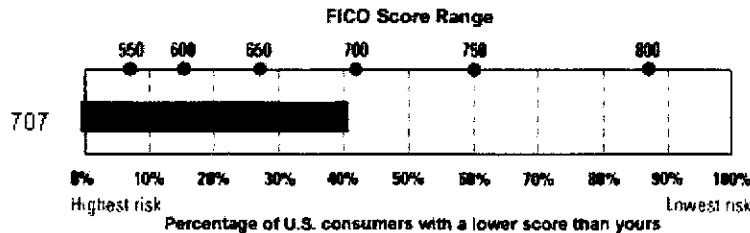
FICO® Score:

FOR
ON

EQUIFAX

Credit record source: Equifax

- Your FICO score of **707** summarizes the information on your Equifax credit report as of October 10, 2006.
- FICO scores range between 300 and 850™.
- Higher scores are considered better scores. That is, the higher your score, the more favorably lenders look upon you as a credit risk. Your score is slightly below the average score of U.S. consumers, though most lenders consider this a good score.



The Bottom Line: What a FICO score of 707 means to you

More than 75% of the applications for credit in the U.S. last year were decided with the help of a FICO score. Lenders consider many factors in addition to your credit score when making credit decisions. Looking solely at your FICO score, however, most lenders would consider this score as an acceptable risk.

This means:

- You have a good score and a wide array of loans and credit products will likely be available to you.
- Most lenders will consider offering you very competitive rates and terms on loan products.

- Some lenders may require additional information, such as income or time at job, to help them more accurately set the terms of your loan product.



It is important to understand that different lenders set their own policies and tolerance for risk when making credit decisions, so there is no single "cutoff score" used by all lenders.

Summary of factors affecting your score

The FICO score is calculated based on the information contained in your Equifax credit history. While knowing your actual score is a good start, understanding the key factors affecting your FICO score is much more important. These factors will provide you direction on how you can increase or maintain your FICO score over time.



Positive Factors

Here are the top factors that reflect your good credit behavior (they are listed in priority of impact on your score):

-  There is no evidence of you having seriously late payment behavior being reported on your credit accounts [More information](#)
-  You demonstrate a relatively long credit history [More information](#)

Negative Factors

Here are the top factors where you have the most opportunity to take action, in order to increase your FICO score over time (they are listed in priority of impact on your score):

-  You have missed payments reported on your credit accounts [More information](#)
-  The amount owed on your accounts is too high [More information](#)

Top Positive Factors

The positive factors listed below reflect areas of your credit behavior that are better than average, translating into a higher FICO score. Continuing to manage your credit this way will help to increase your FICO score over time. These factors are provided in order of impact - the first listed has impacted your FICO score most positively and so on.

-  There is no evidence of you having seriously late payment behavior being reported on your credit accounts

You have no evidence of seriously delinquent behavior (60 days past due or greater). Approximately 27% of U.S. population has evidence of serious delinquency information being reported on their credit file.

This score evaluates when your credit bureau report shows one or more serious delinquencies (missed payments) on your credit accounts. Studies reveal that consumers with previous late payments are much more likely to pay late in the future.

Making payments on time is one of the most important aspects of your credit management behavior that is evaluated by the FICO score. Continuing to meet all your credit obligations as agreed will reflect positively on your FICO score.

-  You demonstrate a relatively long credit history

Your most established credit obligation is 149 months old and your newest credit account was opened 5 months ago. The majority of U.S. consumers have a relatively long credit history - with the average age of their most established credit account being 14 to 15 years. In addition, the average time since the most recent account opening is 20 months ago.

This reason is based on the age of the accounts on your credit bureau report (the age of the oldest account, the average age of accounts, or both). Research shows that consumers with longer credit histories have better repayment risk than those with shorter credit histories. Also, consumers who frequently open new accounts have greater repayment risk than those who don't.

Avoiding a sudden ramp-up of new credit openings will help you to continue receiving positive points for this area of consideration by the FICO score.

Top Negative Factors

The negative factors listed below are reasons why your FICO score is not higher. Your focus on these factors will help you to raise your FICO score over time. These negative factors are provided in order of impact to your score - the first factor listed indicates where you stand to gain the most points over time and so on.

You have missed payments reported on your credit accounts

You have 1 account that shows evidence of missed payments in the past. The majority of U.S. consumers pay their credit obligations as agreed and are never late. For example, over 68% of the U.S. population did not miss a single credit payment in the recent past.

Research reveals that consumers with previous late payments are much more likely to pay late in the future. The score evaluates late payment behavior in a variety of ways:

- First, how many late payments appear on the credit record.
- Second, how late they were.
- Third, how recently they occurred.

These factors can interact with each other. For example, a payment that was 90 days late represents greater risk than a payment that was 30 days late, if they occurred around the same time. However, if it occurred much farther in the past, it may actually represent less risk. Even a 30 day late payment represents much greater risk than a spotless payment history.

There is no "quick fix" to raise your score if the late payment on your credit report is valid. In order to improve your credit rating over time, it's important to pay all bills when they're due. The longer you do so, the better the score. If you have late payments, get caught up on them and do your best to stay current. As time passes, the importance of these previous late payments will *gradually* lessen and the score will increase - as long as you make your payments on time on all your credit obligations, and use your available credit responsibly.

The amount owed on your accounts is too high

The total amount owed on your credit obligations is \$25,230 (*note, some accounts may not be included in this calculation by design*). Comparatively, the national average of total amount owed on non-mortgage related credit obligations by U.S. consumers is around \$11,000.

The score measures how much you owe on the accounts (revolving and installment) that are listed on your credit report. Consumers owing larger amounts on their credit accounts have greater future repayment risk than those who owe less. (*For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit report. Note that even if you pay off your credit cards in full each and every month, your credit report may show the last billing statement balance on those accounts.*)

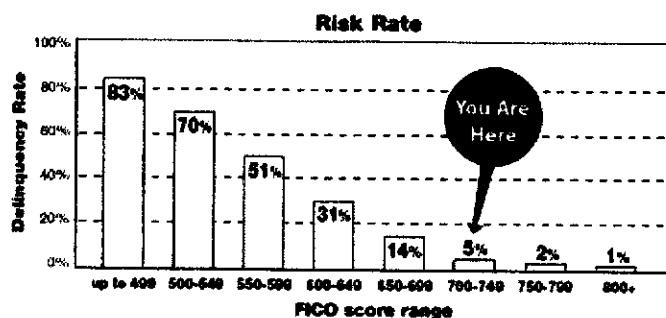
Paying off your debts and maintaining low balances will help to improve your credit score. Consolidating or moving your debt around from one account to another will usually not raise your score, since the same amount is still owed.

How Lenders See You

A majority of lenders use FICO scores as one method to estimate an applicant's credit risk. People with high FICO scores are likely to repay loans and credit cards more consistently than people with low FICO scores. Although FICO scores are remarkably predictive, no one can predict with certainty whether or not an applicant will repay a credit account.

As a group, the consumers in your score range, 700-749, have a delinquency rate of 5%, as illustrated in the graph. This means that for every 100 borrowers in this range, approximately 5 will default on a loan, file for bankruptcy, or fall 90 days past due on at least one credit account in the next two years.

Most lenders would consider consumers in this score range as very low risk.



Understanding the graph: This chart demonstrates the delinquency rate (or credit risk) associated with selected ranges of the FICO score. In this illustration, the delinquency rate is the percentage of borrowers who reach 90 days past due or worse (such as bankruptcy or account charge-off) on any credit account over a two-year period. The graph clearly illustrates the predictive power of the FICO scores, which is why lenders rely on them for credit decisions.

Personal Information

The following personal information has been reported to Equifax by your creditors. **None of your personal information is used in determining your FICO score.** In addition, most lenders do not rely on this information for loan review. They will collect it from you directly, on a loan application form for example, if needed.

EQUIFAX

Name **John Smith**

Date of Birth **May 1, 1970**

Social Security Number **123-45-6789**

Current Address **6100 Fifth Avenue
Dayton, OH 45439**

Previous Addresses

123 Maple Lane
Richmond, IN 47374

Employment History

most recent: Telecommunication Manager TelCo USA

Accounts Summary

Number of accounts **6**

Number of accounts with balances **4**

Number of accounts that are negative **1** (see Negative Items)

Total balance on all accounts **\$125,230**

Length of credit history **12 years, 5 months**

Account Type	Company	Account Number	Date Opened	Balance	Negative Items
Installment	Ford Motor Credit Co.	BFM915XXXX	5/2006	\$23,000	No
Revolving	Gecccc/-Best-Buy	533333000016XXXX	11/1999	\$0	No
Revolving	JC Penney/ Monogram Credit	11-07777777XXXX	5/1994	\$325	No
Revolving	Citicorp	42718888888XXXX	6/2002	\$1,905	No
Installment	Wells Fargo Home Mortgage, Inc.	6855555XXXX	10/2005	\$100,000	No
Installment	BCC Credit Union	115400XXXXX	8/2001	\$0	Yes

Negative Items

How consistently you have paid your bills and kept up with your credit obligations is a critical factor in the calculation of your FICO score. Derogatory public records, collections, and late payment information shown on your credit history are regarded as negative information by the FICO score.

FICO scores consider the following public record information as negative: bankruptcy, foreclosure, garnishments, legal items and tax liens. This information is collected by the Credit Reporting Agency and stored on your file.

Derogatory Public Records None on file.

A collection reference occurs when your creditor turns over an account you have not paid as agreed to a collection agency. FICO scores treat collections as negative items.

Collections None on file.

Delinquency information is provided by the lender when you have missed a payment on your credit obligation. Other derogatory indicators, such as a comment with the credit obligation (for example, "account included in bankruptcy"), are also considered negative by the FICO score. Typically, late payment information on your credit obligations is reported by the lender as 30 days, 60 days, 90 days, 120 days, 150 days, 180 days late or as a charged-off account.

Account Type	Company	Account Number	Current Status	Worst Delinquency	Negative Description
Installment	BCC Credit Union	115400XXXXX	Pays account as agreed	30 days past due	No

Inquiries

An inquiry is a notation on your credit report showing what businesses (usually lenders) have requested to view your report. Your credit report includes two types of inquiries:

- Involuntary inquiries occur when lenders search for consumers that might qualify for pre-approved credit offers they send in the

mail, and when consumers check their own credit reports. The inquiry posted for this request is also involuntary. The FICO score **does not** consider these types of inquiries, nor do lenders see these inquiries when reviewing your credit report.

- Voluntary inquiries result from your own requests for credit. This commonly occurs when you apply for a loan and authorize the lender to review a copy of your credit report.

FICO scores only consider the voluntary inquiries listed on your credit report from the past twelve months. These include mortgage, credit card, auto loan and other requests for credit you may have made. FICO scores are engineered so that your score is not lowered from the multiple inquiries that may occur when you shop for the best auto or home loan.

A single inquiry will usually have little impact on your score.

Total number of inquiries resulting from you applying for credit 6

Date	Company requesting your credit record
5/22/2006	Main Street Bank
5/22/2006	BCC Credit Union
5/21/2006	Blake's Ford
3/29/2006	Kempler's Dept Store
2/6/2006	XKK Cellular Phone Service
10/9/2005	Mortgage Lenders USA

Ford Motor Credit Co. (Individual)

Account Number:	BFM915XXXX
Account Type	Installment
Credit Limit (High Credit)	\$26,000
Minimum Monthly Payment (Terms)	\$542
Date Opened	May, 2006
Date of Last Activity	September, 2006
	Not on Record
Date Closed	Not on Record
Loan Type	Auto Lease
Collateral	
Description	Auto lease

Last Report on September, 2006

Balance	Current status	Past Due Amount
\$23,000	Pays account as agreed	\$0

Recent Payment History

Seven Year Payment History

Gecccc/-Best-Buy

Account Number:	
Account Type	
Credit Limit (High Credit)	
Minimum Monthly Payment (Terms)	
Date Opened	
Date of Last Activity	
Date Closed	
Loan Type	
Collateral	
Description	

Last Report on September, 2006

Balance	Current stat
\$0	Pays accoun

30 days late: 0

60 days late: 0

90 days late: 0

Recent Payment History

Seven Year Payment History

30 days late: 0

JC Penney/Monogram Credit (Individual)

Account Number: 11-0777777XXXX

Account Type Revolving

Credit Limit
(High Credit) \$586

Minimum Monthly Payment
(Terms) \$0

Date Opened May, 1994

Date of Last Activity July, 2006

Not on Record

Date Closed Not on Record

Loan Type

Collateral

Description Charge

Last Report on July, 2006

Balance	Current status	Past Due Amount
\$325	Pays account as agreed	\$0

Recent Payment History

Seven Year Payment History

30 days late: 0

60 days late: 0

90 days late: 0

Citicorp (Individual)

Account Number:

Account Type

Credit Limit
(High Credit)

Minimum Monthly Payment
(Terms)

Date Opened

Date of Last Activity

Date Closed

Loan Type

Collateral

Description

Last Report on September, 2006

Balance	Current status
\$1,905	Pays account as agreed

Recent Payment History

Seven Year Payment History

30 days late: 0

Wells Fargo Home Mortgage, Inc. (Joint)

Account Number: 6855555XXXX

Account Type Installment

Credit Limit
(High Credit) \$110,000

Minimum Monthly Payment \$780

BCC Credit Union

Account Number:

Account Type

Credit Limit

(Terms)

Date Opened October, 2005
Date of Last Activity September, 2006
 Not on Record
Date Closed Not on Record
Loan Type Real Estate Mortgage
Collateral
Description Real Estate Mortgage

(High Credit)

Minimum Monthly Payment
(Terms)
Date Opened
Date of Last Activity
Date Closed
Loan Type
Collateral
Description

Last Report on September, 2006

Balance	Current status	Past Due Amount
\$100,000	Pays account as agreed	\$0

Recent Payment History

Seven Year Payment History

30 days late: 0	60 days late: 0	90 days late: 0
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Last Report on August, 2005

Balance	Current stat
\$0	Pays accoun

Recent Payment History

Seven Year Payment History

30 days late: 1
 12/2003

#3

Contacts:

Equifax: David Rubinger, 404-885-8555, david.rubinger@equifax.com

Experian: Donald Girard, 714-830-5647, donald.girard@experian.com

TransUnion: Colleen Tunney, 312-466-8389, ctunney@transunion.com

CONSUMER CREDIT REPORTING COMPANIES

INTRODUCE VantageScoresm

New Credit Scoring System to Benefit Consumers and Credit Grantors

Atlanta, Chicago and Costa Mesa, CA March 14, 2006 – The nation's three consumer credit reporting companies – Equifax, Experian and TransUnion – today jointly announced the introduction of a new credit score designed to simplify and enhance the credit process for both consumers and credit grantors.

VantageScoresm is a direct result of market demand for a more consistent and objective approach to credit scoring methodology across all three national credit reporting companies. This approach is unprecedented in the marketplace.

The new VantageScore leverages the collective experience of the industry's leading experts on credit data, scoring and analytics. Under the new scoring system, credit score variance between credit reporting companies will be attributed to data differences within each of the three consumer credit files and not to the structure of the scoring model or data interpretation.

By combining cutting-edge, patent-pending analytic techniques with a highly intuitive scale for scoring, VantageScore will provide consumers and businesses with a highly predictive, consistent score that is easy to understand and apply. VantageScore uses score ranges from 501 to 990.

VantageScore is being independently marketed and sold separately through each of the three national credit reporting companies via licensing agreements with VantageScore Solutions, LLC. VantageScore is commercially available beginning today.

About Equifax

Equifax Inc. (NYSE:EFX, www.equifax.com) is a global leader in turning information into intelligence. For businesses, Equifax provides faster and easier ways to find, approve and market to the right customers. For consumers, Equifax offers easier, instantaneous ways to buy products or services, and better insight into and management of their personal credit. Headquartered in Atlanta, Equifax reported annual revenue of over \$1.4 billion in 2005, and employs over 4,500 employees in 13 countries in North America, Latin America and Europe.

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For more information, visit the company's Web site at www.experian.com.

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#4

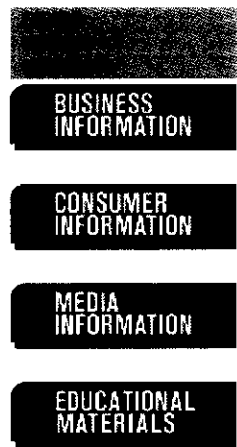


The New Standard In Credit Risk Scoring

VantageScoreSM is an innovative consumer credit risk score offering greater consistency and predictability to consumers and credit grantors. Its patent-pending development methodologies enable institutions to rank a consumer's credit worthiness more accurately than other scores currently available in the marketplace.

- Consistent - Identical scoring algorithm and leveled credit characteristics across all three national credit reporting companies offer greater consistency
- Accurate - Deep knowledge of the data ensures the most accurate scoring algorithm attainable
- Innovative - Patent-pending applications of statistical modeling techniques enable enhanced predictiveness and ensure that consumers will receive more appropriate credit terms
- Easy to understand and apply - Returns a score range of 501-990 (higher scores represent a lower likelihood of risk)

> Review our [VantageScore White Papers](#) today.



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BUSINESS INFORMATION

The VantageScore credit model was developed from a national sample of approximately 15 million anonymous consumer credit profiles pulled from across the three major credit reporting companies (five million from each source). The credit information included public record information, tradeline data, and inquiries.

VantageScore:

- Predicts the likelihood of future serious delinquencies (90 days late or greater) on any type of account
- Returns a score range of 501-990 (higher scores represent a lower likelihood of risk)
- Is based on a 24-month performance period
- Includes up to four score factor codes and a fifth FACTA reason code (Spanish version available)
- Can be accessed from all three credit reporting companies

VantageScore Benefits

Limits score variability across credit reporting companies: Leveled characteristics across Equifax, Experian and TransUnion ensure that any score differences for the same consumer are attributable to content differences, not the scoring algorithm.

Superior risk prediction: Advanced segmentation techniques were used to create a stronger, more robust model. This results in a stronger separation of good and bad accounts and the ability to classify more bad accounts into the worst-scoring ranges.

Effective risk management: Some risk models are unable to score a significant percentage of consumers due to insufficient credit information. VantageScore returns more predictive scores on consumers with limited credit histories, thereby reducing the need for manual review.

VantageScore assists financial institutions with their lending decisions in a manual or automated environment:

- Reduce the time to review the application manually by setting a cut-off score strategy
- Use the score for tiered offers with multiple cut-off strategies; for example, extend the most favorable offer to your most creditworthy clients and appropriately respective adjusted offers for those consumers that are in the middle segment of credit risk and those consumers that are more risky
- For deposit/no deposit (pass/fail) strategies, set one cut-off to request a deposit or deny consumers that would fall into a risk category that is unfavorable for your business need
- When acquiring customers, use VantageScore in conjunction with custom application and bankruptcy scores for more accurate decisions
- For account management, use VantageScore with a custom behavior score to determine appropriate cross-sell, activation and re-pricing decisions

Characteristic Leveling Overview

Credit characteristics are a major foundation of consumer credit decisioning. Inconsistent definitions in attributes across the three credit reporting companies result in vastly different risk perspectives when decisioning. In particular, this is true for the majority of consumers whose credit profile is housed by more than one of the three credit reporting companies.

Characteristic leveling is the process that yields consistent and equitable attribute definitions across multiple sources of information. Simply put, this leveling ensures that when the same data is present for multiple sources - here, two or more credit reporting companies - it is interpreted in the same manner, keeping in mind that differences in the data itself may still be present.



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INFORMATION**

**CONSUMER
INFORMATION**

**MEDIA
INFORMATION**

**EDUCATIONAL
MATERIALS**

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#5

VantageScore.: The Tri-Bureau Model

VantageScore is an innovative score that simplifies and enhances the credit process for both consumers and credit grantors. It's the first credit scoring model to be developed jointly by the national credit reporting companies. As a result, it leverages the collective expertise of the industry's leading specialists in credit data, credit risk modeling and analytics to offer greater predictiveness and consistency.

VantageScore Features

- Uses a common score range of 501-990 (higher scores represent a lower likelihood of risk)
- Incorporates cutting-edge patent-pending multiple scorecard technology
- Can be applied to data from any of the three major credit reporting companies
- Includes up to four score factor codes and a fifth FACTA reason code (Spanish version available)

Use of VantageScore can assist you with your lending decisions in a manual or automated environment:

- Set a cut-off score strategy to reduce the time to review an application manually.
- Use the score for tiered offers with multiple cut-off strategies. For example, extend the most favorable offer to your most creditworthy clients and appropriately respective adjusted offers for those consumers that are in the middle segment of credit risk and those consumers that are more risky.
- For deposit/no deposit (pass/fail) strategies, set one cut-off to request a deposit or deny consumers that would fall into a risk category that is unfavorable for your business need.
- When acquiring customers, use it in conjunction with custom application and bankruptcy scores for more accurate decisions.
- For account management, use it with a custom behavior score to determine appropriate cross-sell, activation and re-pricing decisions.

VANTAGE

VantageScore Benefits

Limits score variability across credit reporting companies: Leveled credit characteristics across Equifax, Experian and TransUnion ensure that any score differences for the same consumer are attributable to content differences, not the scoring algorithm. Scorecards were scaled consistently across each credit reporting company to create a score range from 501-990.

Superior risk prediction: Advanced segmentation techniques were used to create a stronger, more robust model. This results in a stronger separation of good and bad performing accounts and the ability to classify more bad accounts into the lower-scoring ranges.

Effective risk management: VantageScore returns more predictive scores on thin-file consumers, which delivers more useful risk management for this segment.

For more information, please contact your credit reporting company's sales representative, or visit www.vantagescore.com.

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EQUIFAX

experian

TransUnion.

#6



VantageScoreSM

The first score of its kind to leverage a consistent scoring methodology across all three national credit reporting companies

Given the lack of scoring solutions in the market today that capitalize on data from all three national credit reporting companies, choices were limited to risk-decisioning tools to create effective lending strategies.

With VantageScoreSM, risk-management decisions can be made with improved, consistent prediction power.

VantageScore features

- Unprecedented in implementing the same score at all three national credit reporting companies
- Uses a common score range of 501 to 990 (high scores equal low risk)
- Incorporates revolutionary multiple scorecard technology
- Score differences across the three companies are attributed to content differences, as opposed to the scoring algorithm

VantageScore benefits

Limits score variability across credit reporting companies:

Leveled credit characteristics across all three national credit reporting companies ensure that any score differences for the same consumer are attributable to content differences, not the scoring algorithm. Scorecards were scaled consistently across each of the three national credit reporting companies to create a score range from 501 to 990 that accommodates natural A, B, C, D and F grade intervals.

Superior risk prediction:

Advanced segmentation techniques were used to create a stronger, more robust model. This results in a stronger separation of good and bad accounts and the ability to classify more bad accounts into the worst-scoring ranges.

Effective risk management:

VantageScore is able to more effectively provide predictive scores on thin-file consumers, which delivers more useful risk management for this segment.

VantageScore development

VantageScore is an empirically driven and statistically sound risk-prediction model that enables you to rank consumers by their potential risk for delinquency.

The model was developed from a national sample of approximately 15 million consumer credit profiles obtained from the three national credit reporting companies (5 million from each source). Each credit reporting company contributed depersonalized data on the same 15 million credit files at the same point in time.

VantageScore



This development sample creates a consistent prediction over a 24-month period. The credit information included public record information, collection and tradeline data, plus inquiries.

Segmentation

VantageScore incorporates a segmentation scheme combining business-logic, attribute-based segmentation with empirically derived, score-based segmentation. The segmentation scores create segments based on a preliminary assessment of the consumer's risk relative to "bad" versus "bankruptcy" prediction. The use of segmentation scores reduces shifting between scorecards, resulting in a more stable score. It also improves performance across prime, near-prime and subprime credit markets. This segmentation scheme provides significant lift in the score's prediction of risk.

The segments were then scaled so that the resulting score ranges from 501 to 990, where the lower the score, the more likely the consumer is to exhibit seriously delinquent or derogatory behavior. The

score range will accommodate natural A, B, C, D and F grade intervals:

- A (very low risk): 901–990
- B (low risk): 801–900
- C (medium risk): 701–800
- D (high risk): 601–700
- F (very high risk): 501–600

All scorecards are scaled consistently. Therefore, a given score will represent the same relative risk level across all three national credit reporting companies regardless of which scorecard was used to determine the score.

To find out more about VantageScore, contact your local Experian sales representative at 888 414 1120.

Visit www.experian.com/products/vantagescore.html.

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What is VantageScore?

It's the credit industry's first credit score developed jointly by Experian, Equifax and TransUnion. This innovative new approach to credit scoring simplifies the credit granting process for consumers and creditors by providing a consistent, objective score to the marketplace.

VantageScore is easy to understand and apply. It uses score ranges from 501-990. Consumers and credit grantors alike will recognize the following logical score groupings that approximate the familiar academic scale:

- A: 901-990 (Super Prime)
- B: 801-900 (Prime Plus)
- C: 701-800 (Prime)
- D: 601-700 (Non-Prime)
- F: 501-600 (High Risk)

Knowing your VantageScore helps you understand your credit standing, empowering you to make sound financial decisions. [Learn more about VantageScore.](#)

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